

FIG. 1

REPLACEMENT SHEET

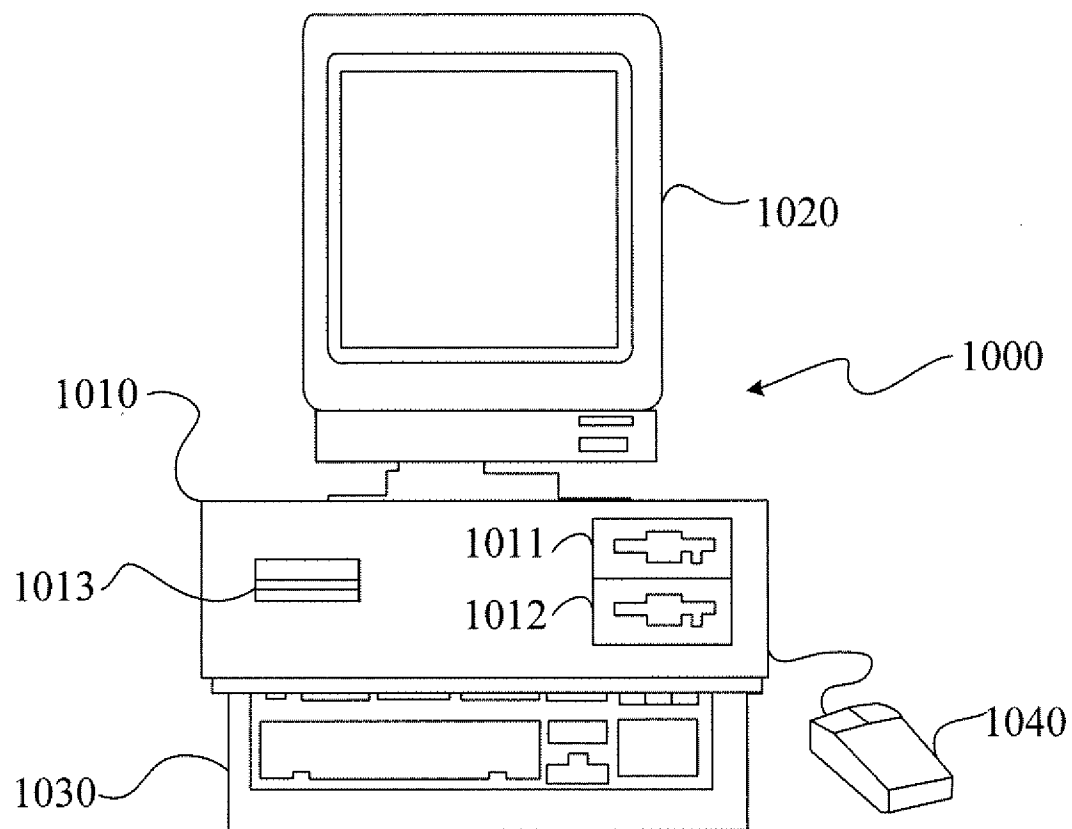


FIG. 2

REPLACEMENT SHEET

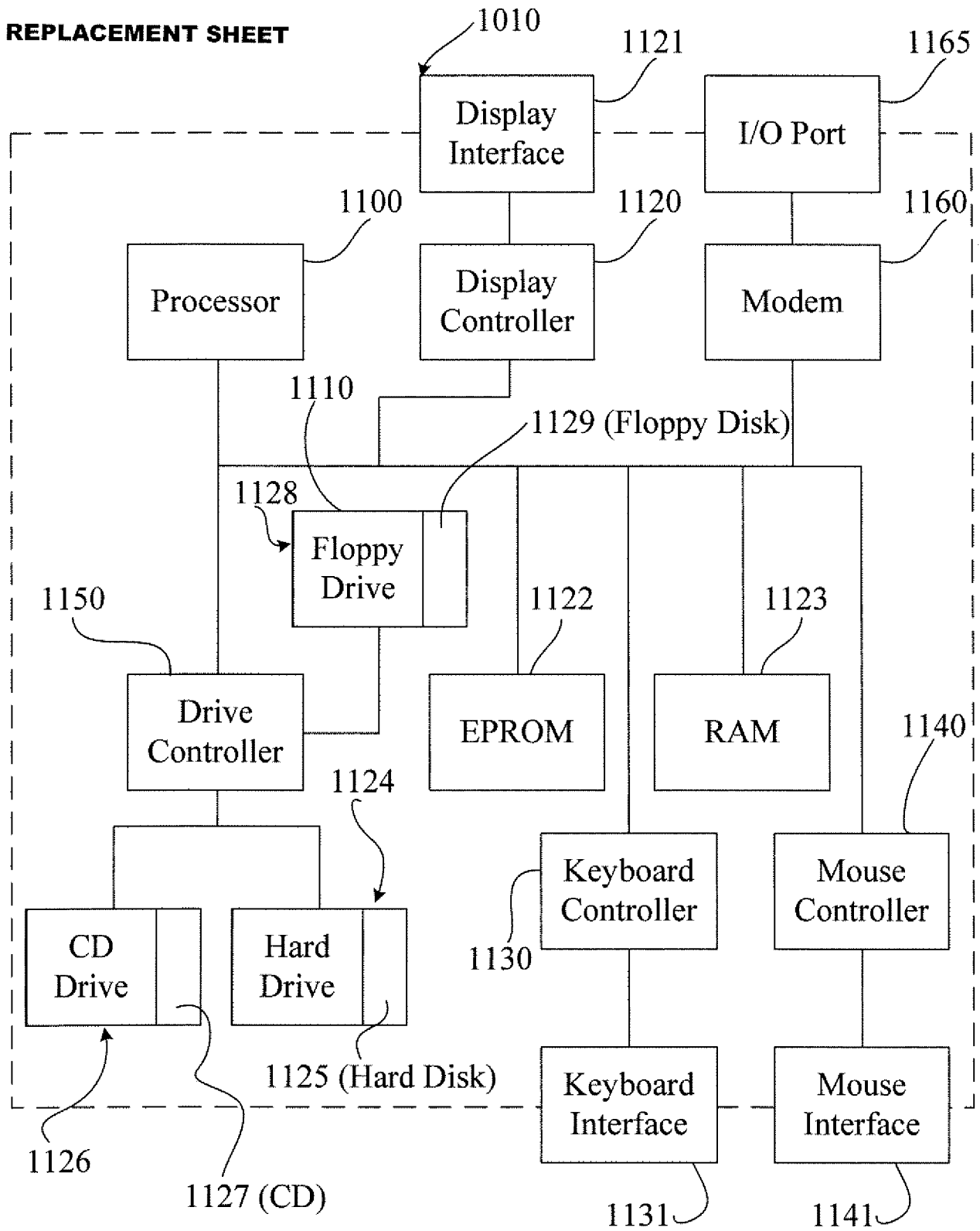


FIG. 3

REPLACEMENT SHEET

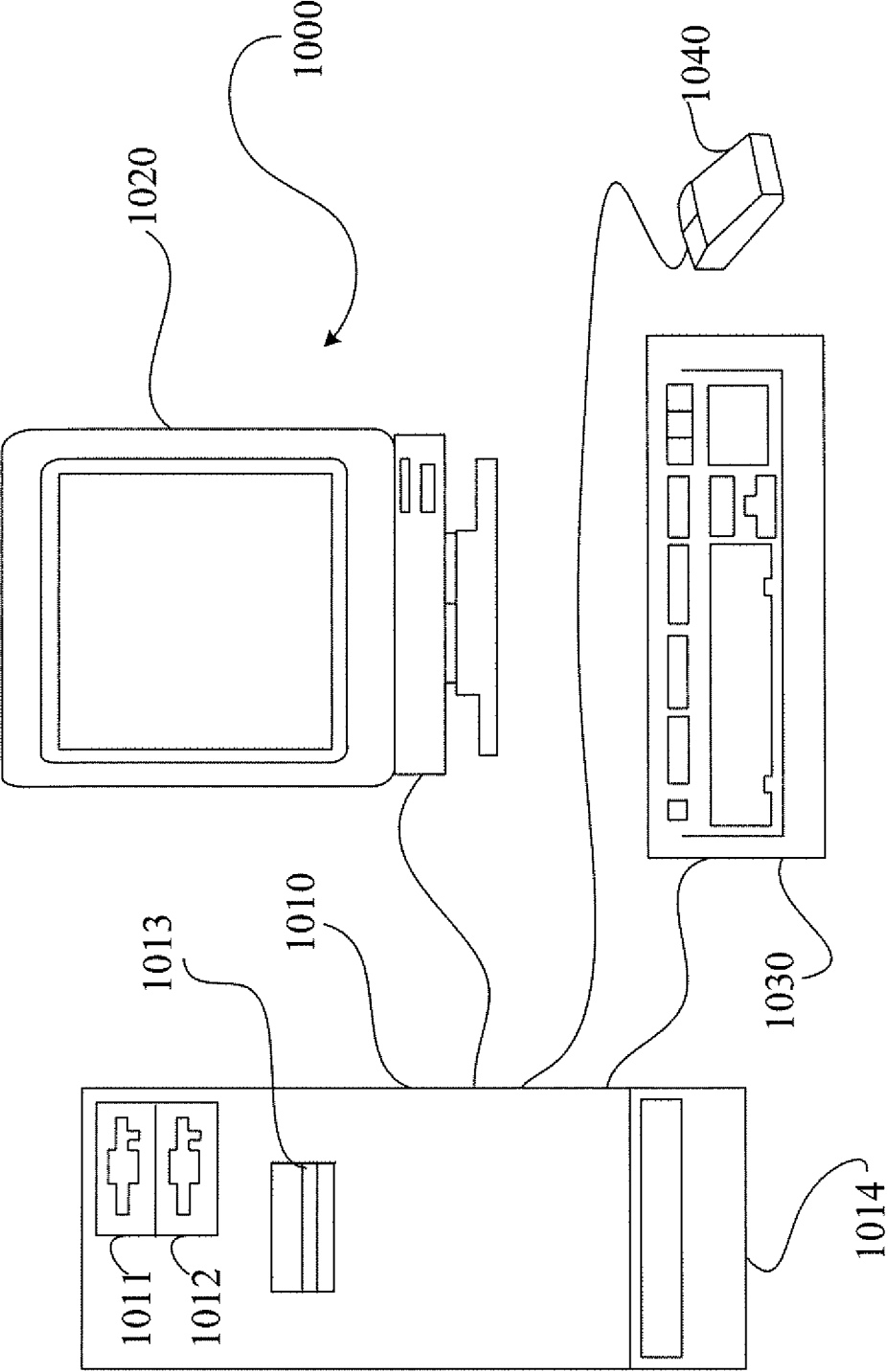


FIG. 4

REPLACEMENT SHEET

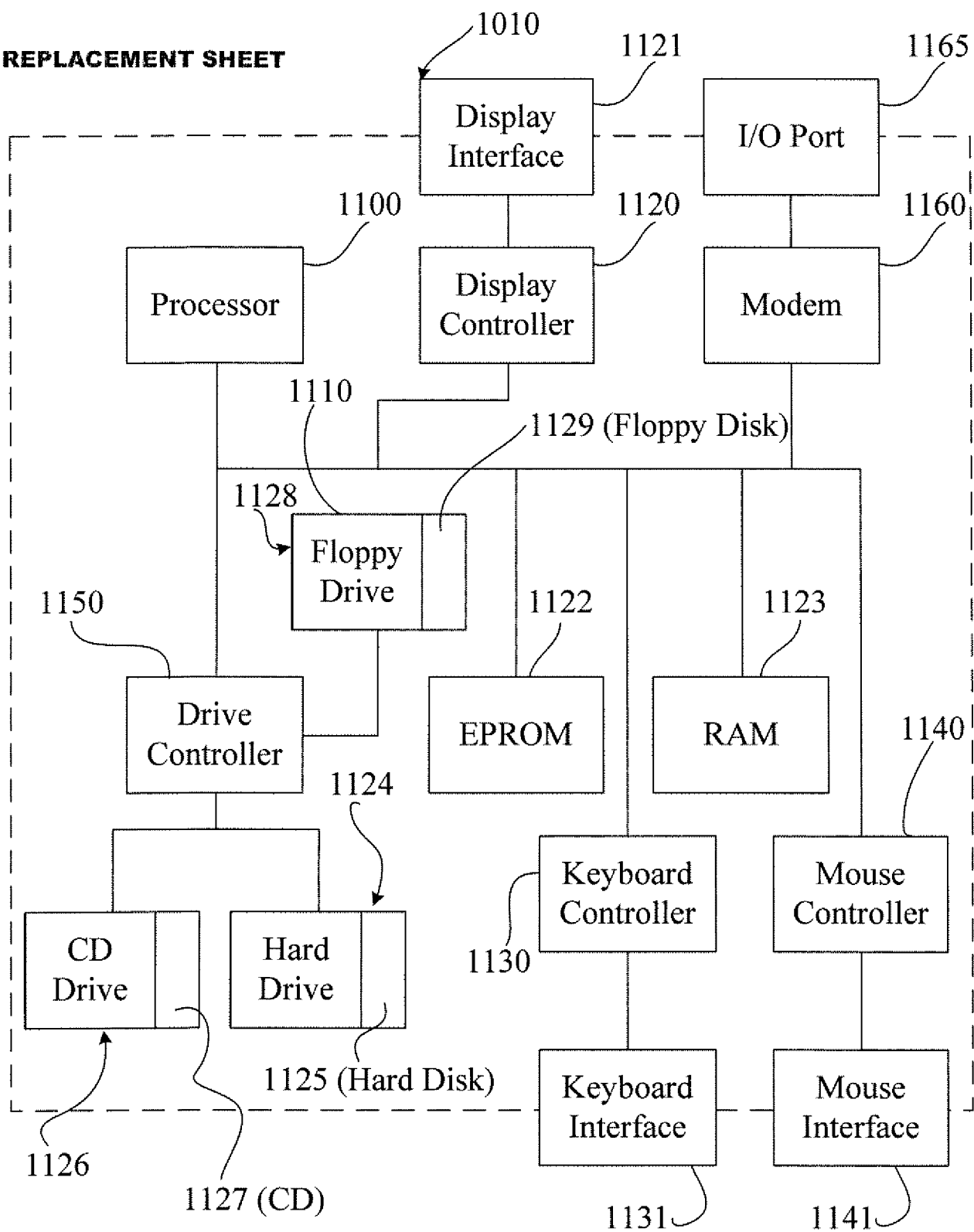


FIG. 5

REPLACEMENT SHEET

PAYMENT PAGE

Please enter the amount of the payment:

\$ 601

Please select a payee from the following list:

605

Cable Company
Acme Internet Traders
Bolt Electric Company

Submit your request:

610

FIG. 6

REPLACEMENT SHEET

| REGISTERED USER | | STATUS | REGISTRATION DATE | NUMBER OF PAYMENTS | NUMBER NOT HONORED |
|-----------------|----------------------|--------|----------------------|-----------------------|-----------------------|
| NAME | UNIQUE IDENTIFIER | | | | |
| John Smith | 4529-se-44 | C | 12/01/01 | 7 | 0 |
| Jane Doe | 859-ru-485 | O | 05/18/00 | 45 | 0 |
| Fred Phelps | 35-5-x-665 | O | 05/15/01 | 19 | 3 |
| Rhonda Vu | BRZ-5498 | C | 07/01/00 | 0 | 0 |
| Bob Doe | 4g465df-4 | O | 03/25/99 | 212 | 4 |
| Denise Jones | 37-465DE | O | 09/09/00 | 31 | 0 |
| Bill Dec | 64768 | C | 06/19/00 | 2 | 1 |
| Acme Grocery | 46554-hy | O | 04/26/00 | 486 | 0 |
| Dianne Spry | 65-p15-46 | C | 07/19/00 | 24 | 0 |

FIG. 7

REPLACEMENT SHEET

The diagram shows a replacement sheet with a table. Callout 800 points to the entire table. Callout 801 points to the 'PAYEE' column. Callout 802 points to the 'PREFERRED STATUS' column. Callout 803 points to the 'FIRST PAYMENT DATE' column. Callout 804 points to the 'NUMBER OF PAYMENTS' column. Callout 805 points to the 'NUMBER NOT HONORED' column.

| PAYEE | PREFERRED STATUS | FIRST PAYMENT DATE | NUMBER OF PAYMENTS | NUMBER NOT HONORED |
|-----------------------|------------------|--------------------|--------------------|--------------------|
| Cable Company | Y | 12/01/01 | 1593 | 17 |
| Josh Reading | | 05/18/00 | 1 | 1 |
| Mid Atlantic Tire | | 05/15/01 | 259 | 0 |
| Acme Internet Traders | Y | 07/01/00 | 17859 | 106 |
| Suzy Myers | | 03/25/99 | 1 | 0 |
| Corner Shoe Repair | | 09/09/00 | 31 | 0 |
| Peggy Wilson | | 06/19/00 | 2 | 1 |
| Bolt Electric Company | Y | 04/26/00 | 486 | 0 |
| XYZ Department Store | | 07/19/00 | 924 | 74 |

FIG. 8

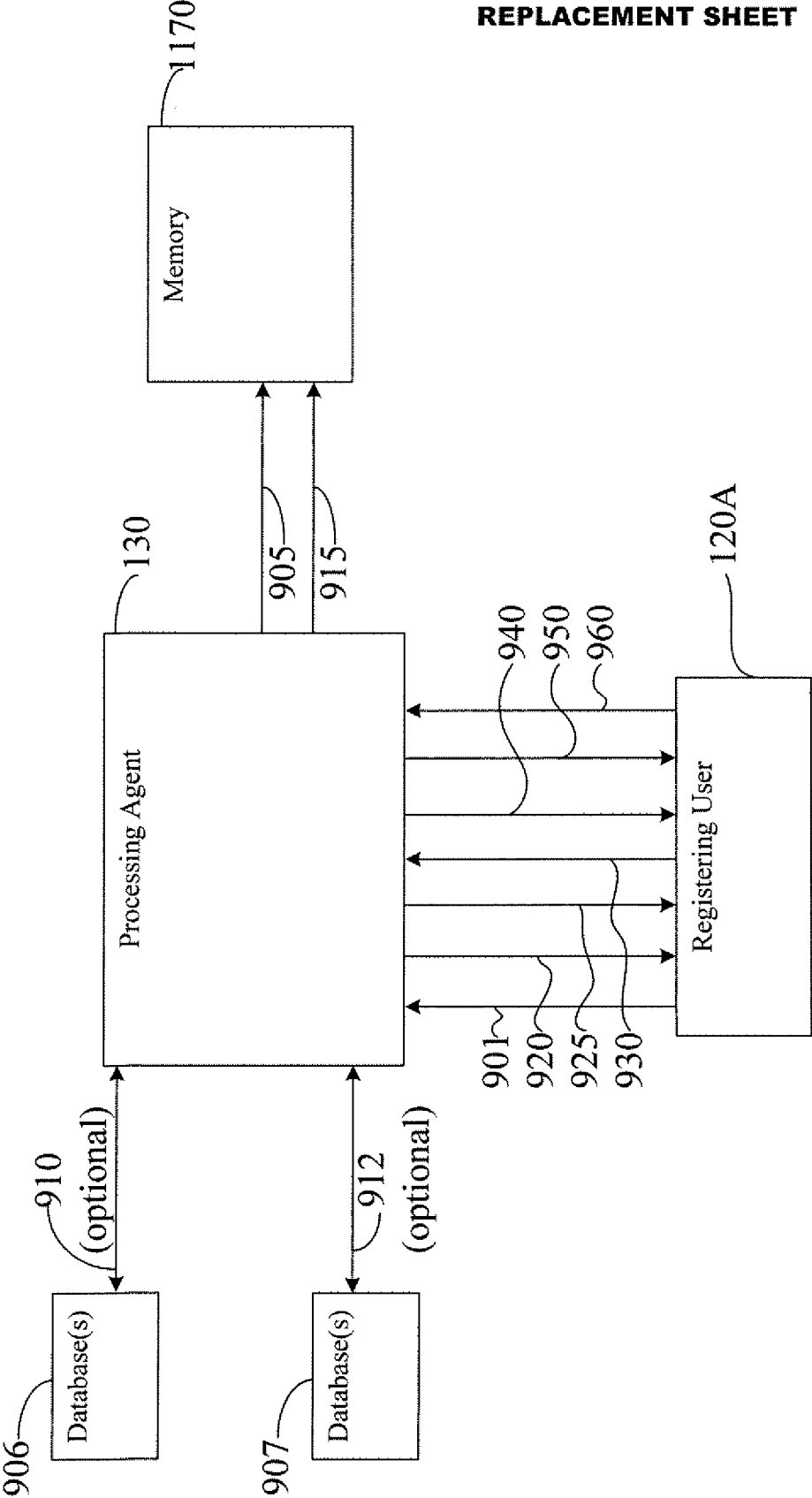


FIG. 9

REPLACEMENT SHEET

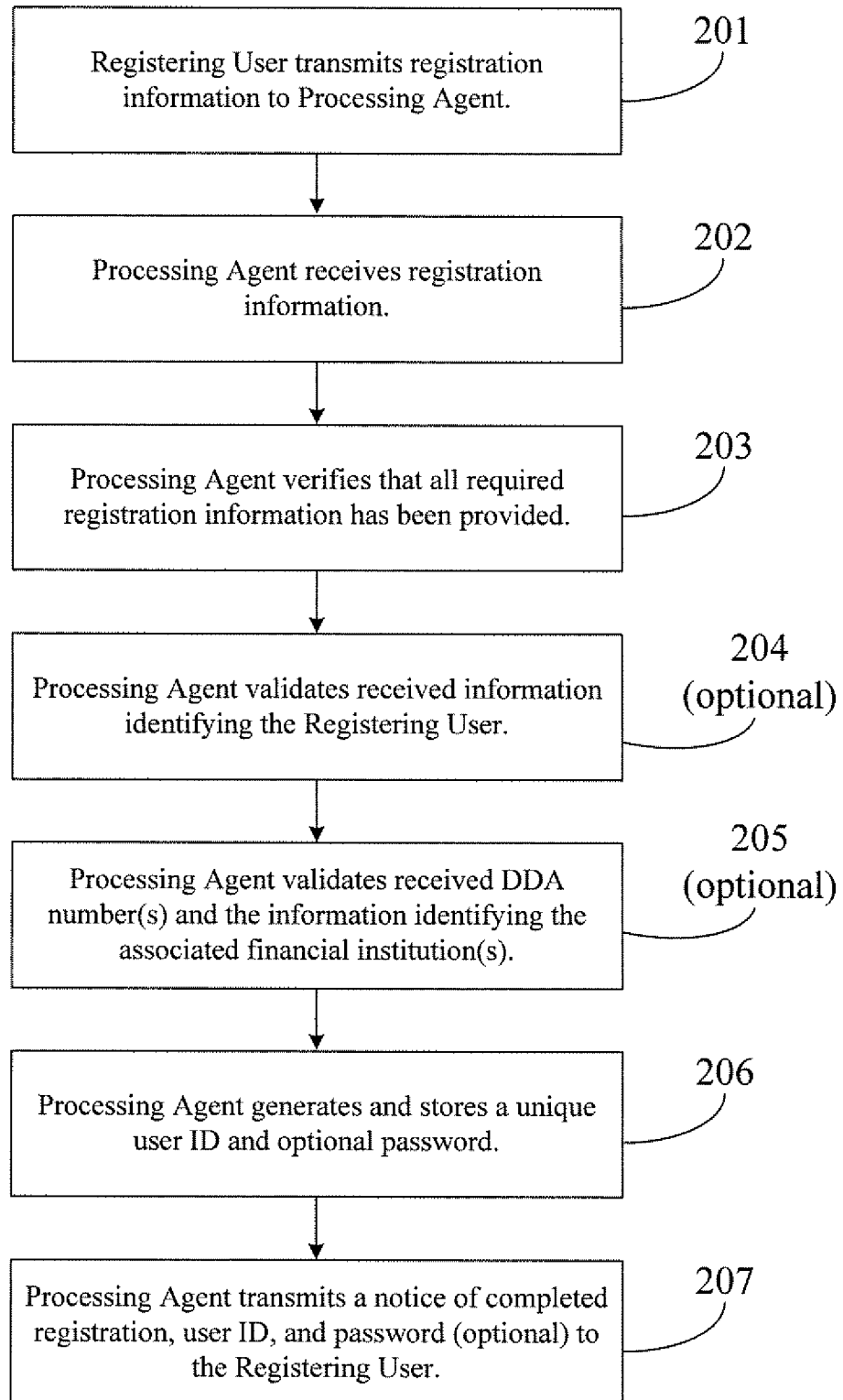


FIG. 10A

REPLACEMENT SHEET

From step 203 of Figure 10A

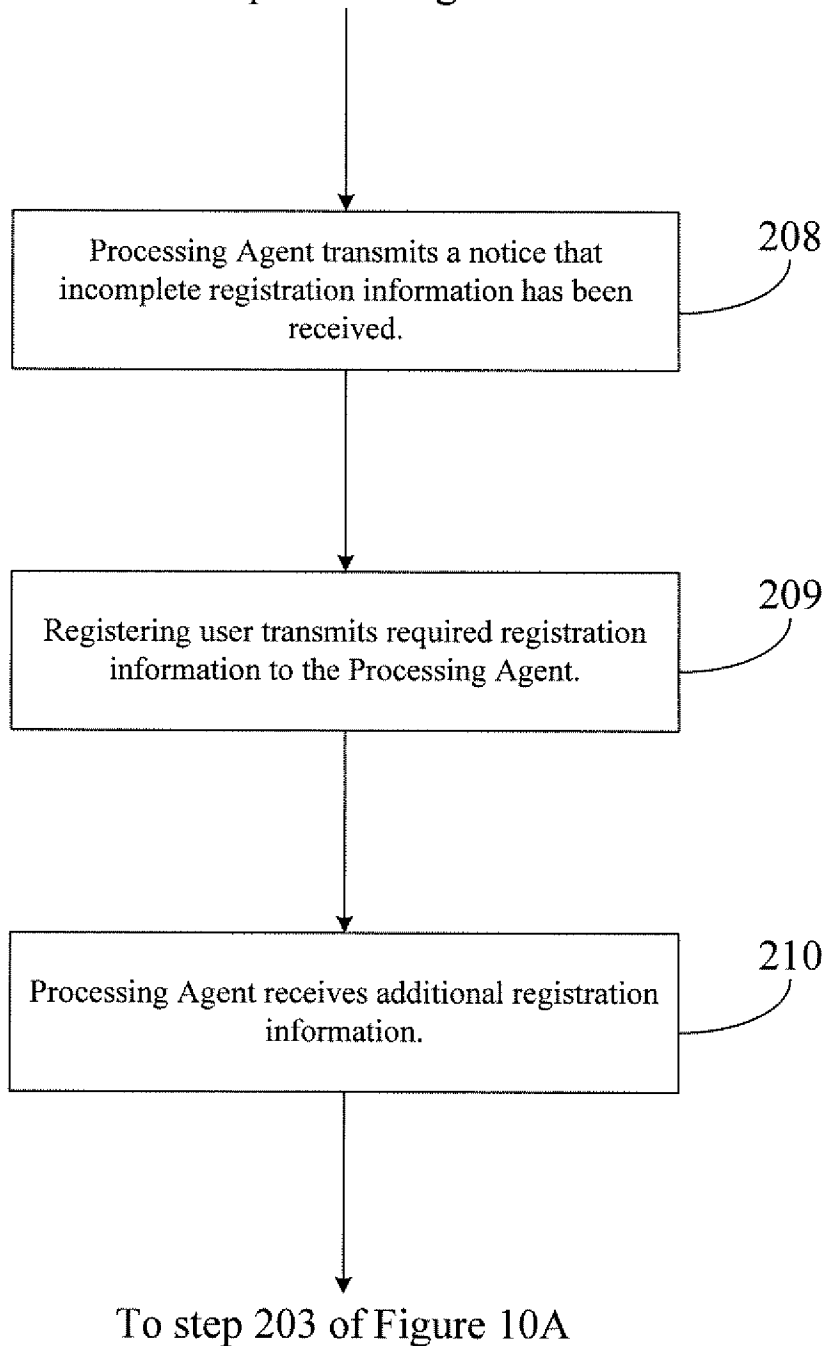


FIG. 10B

REPLACEMENT SHEET

From step 204 of Figure 10A

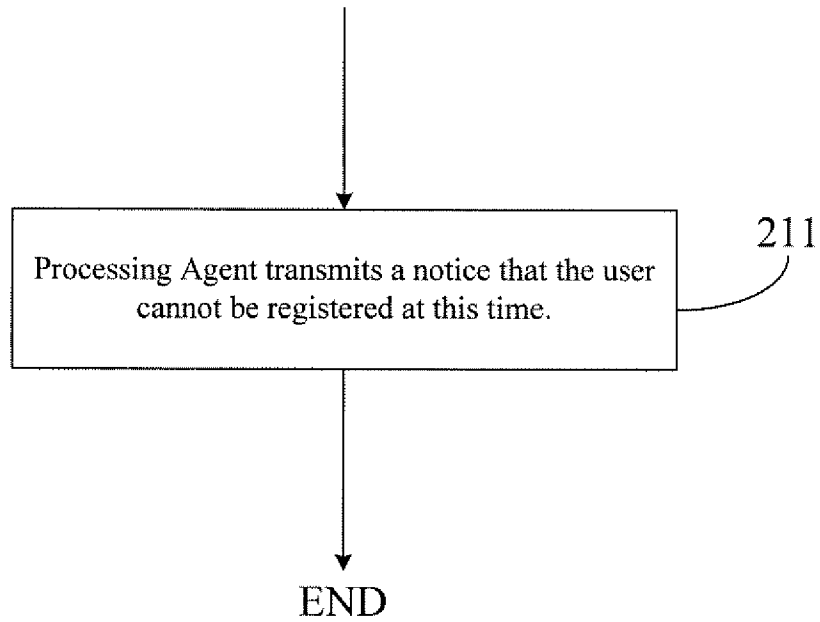


FIG. 10C

REPLACEMENT SHEET

From step 205 of Figure 10A

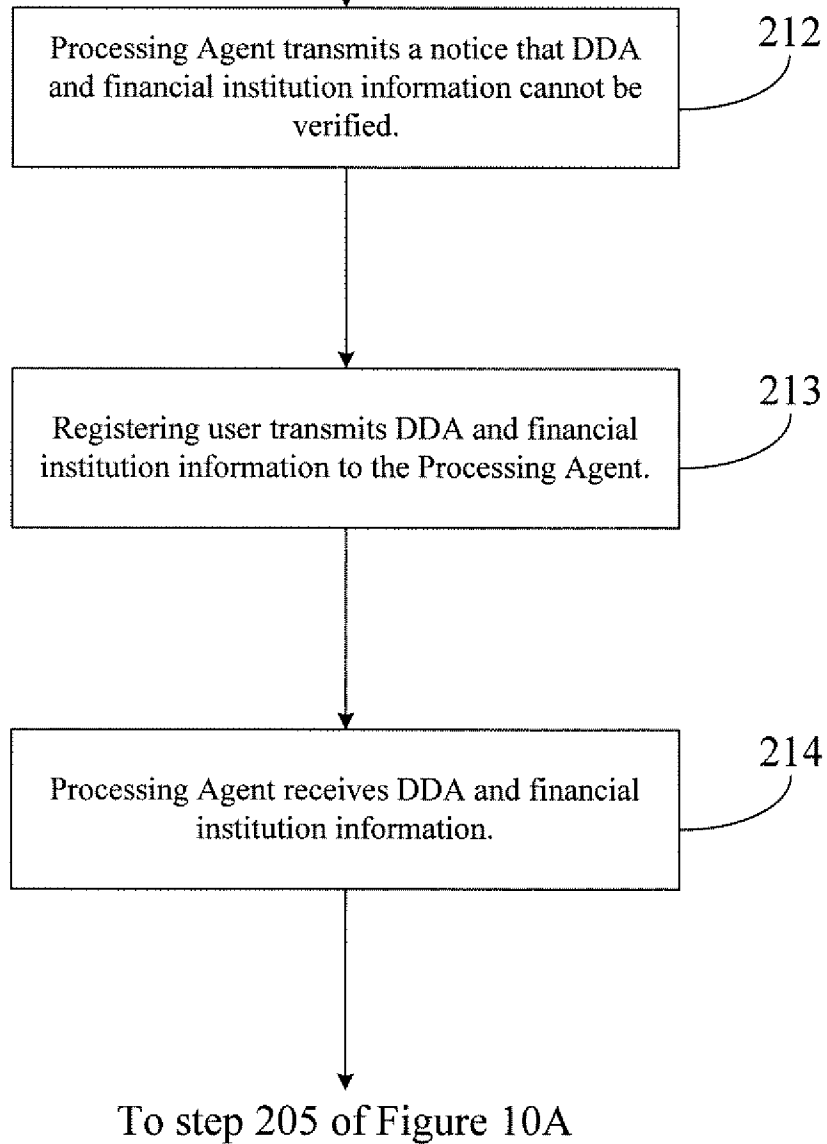
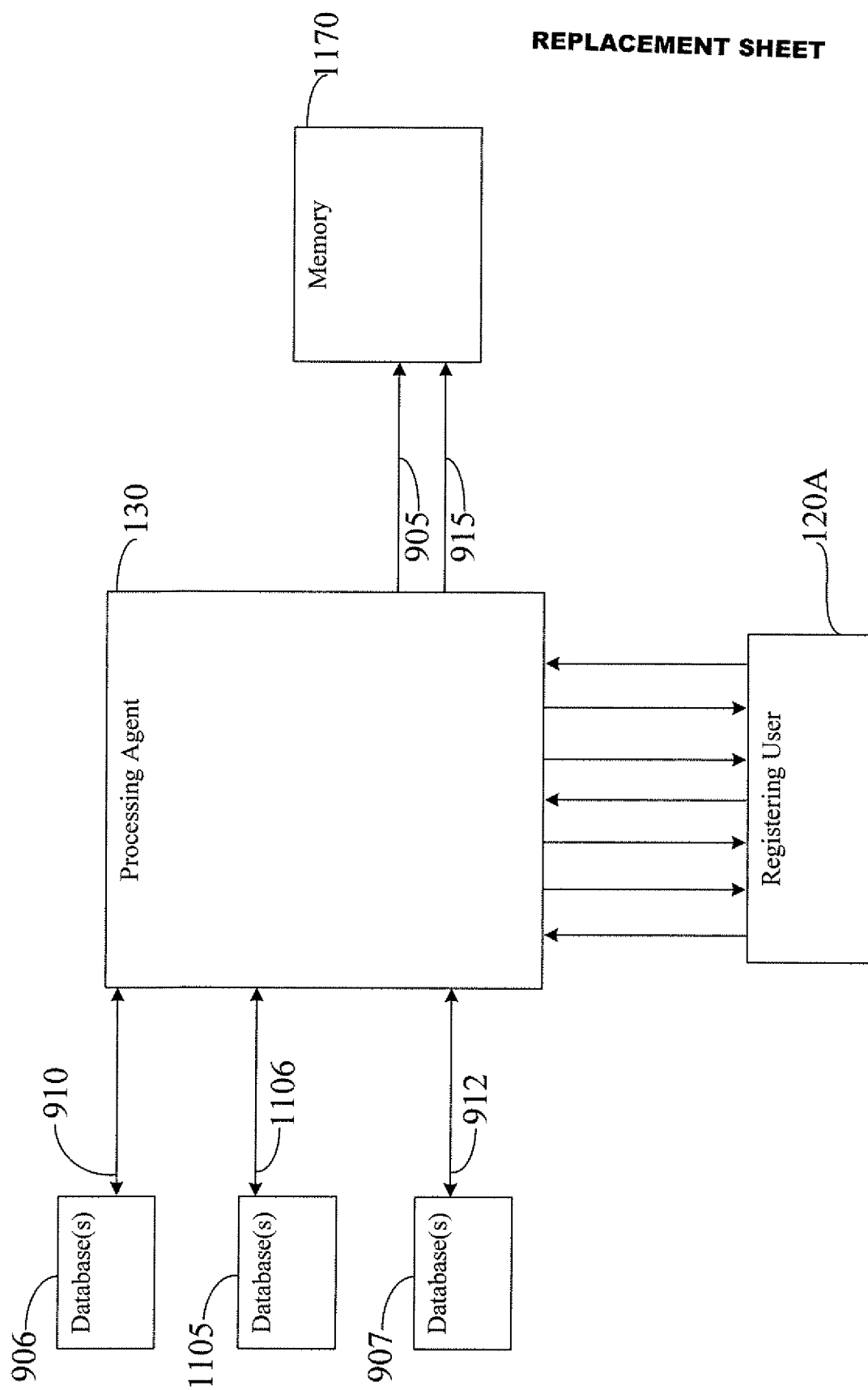


FIG. 10D



REPLACEMENT SHEET

FIG. 11

REPLACEMENT SHEET

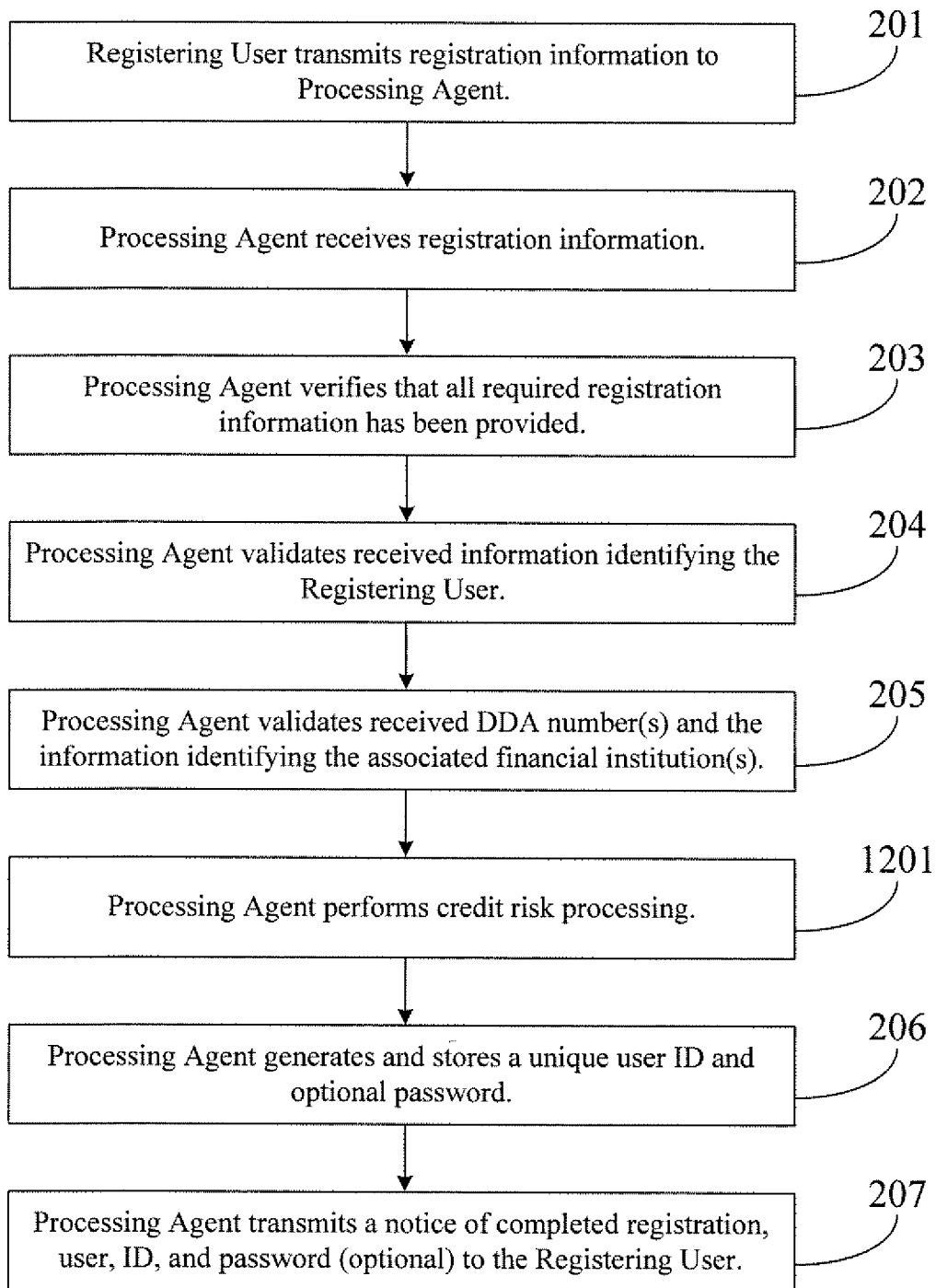


FIG. 12

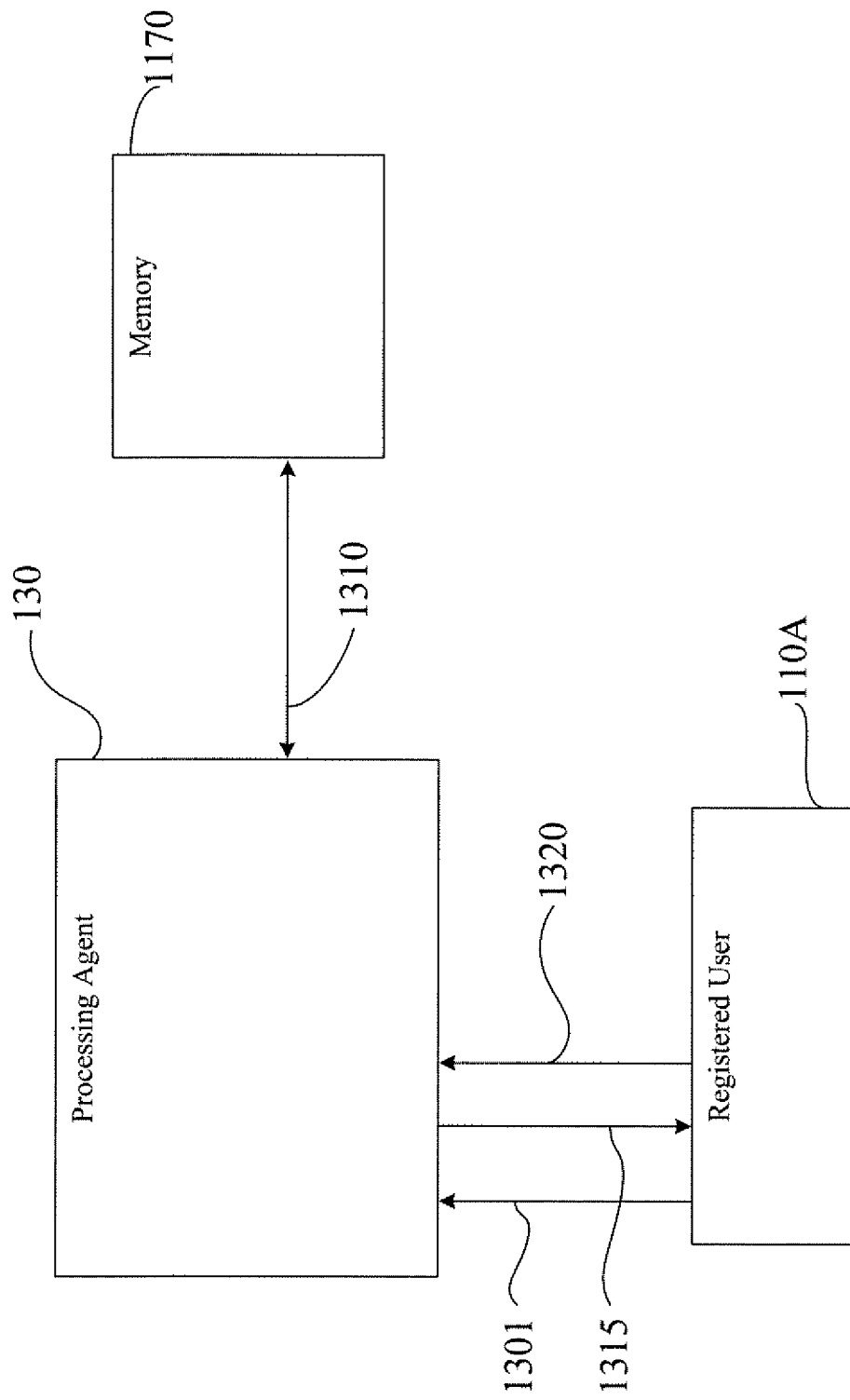


FIG. 13

REPLACEMENT SHEET

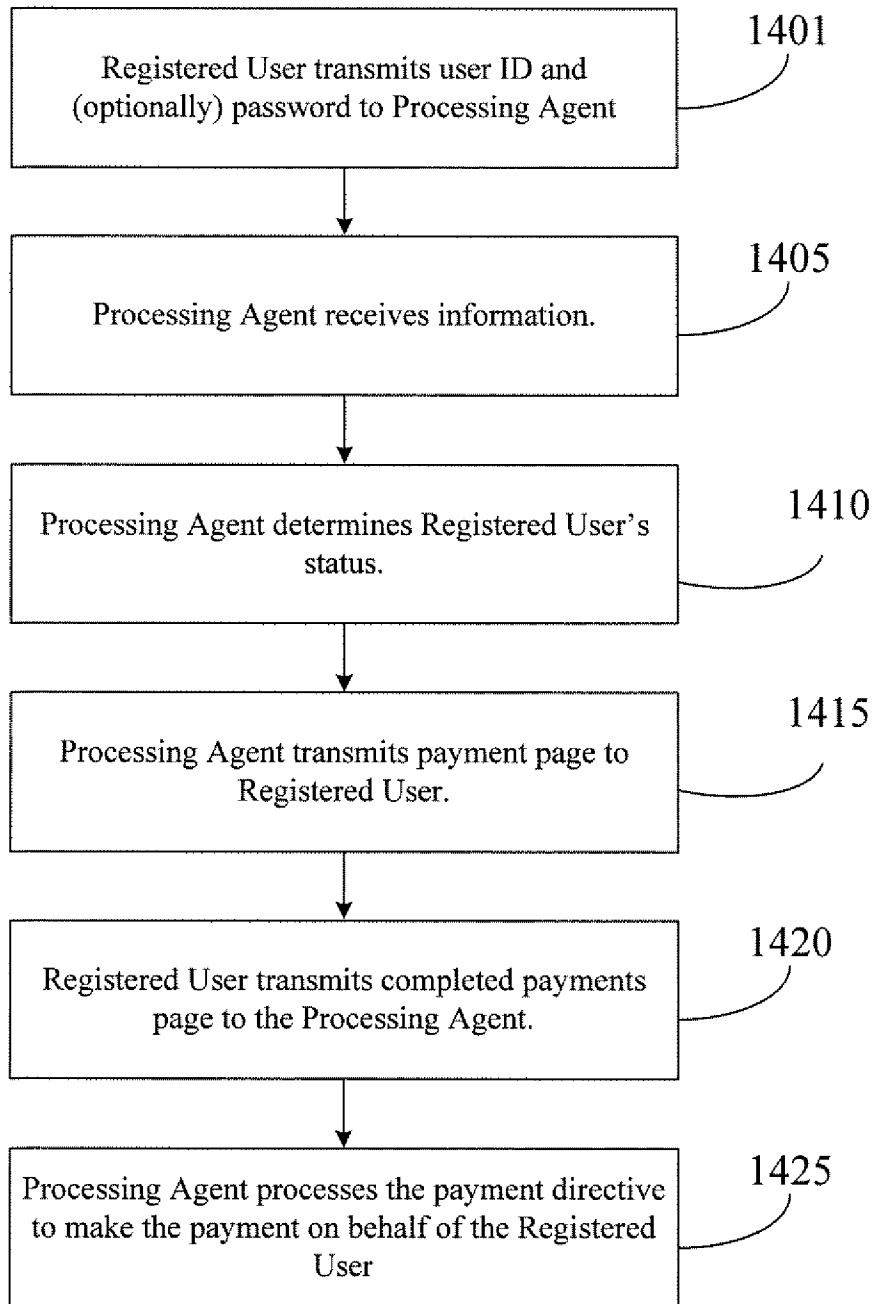


FIG. 14

REPLACEMENT SHEET

1500

PAYMENT PAGE

Please enter the amount of the payment:

Please enter the name of the payee to whom you wish payment be made on your behalf:

Submit your request:

1501

1505

1510

FIG. 15